Welcome to ARUP Laboratories' Open Enrollment: October 15-30, 2018

Each year, the Executive and Benefits Teams work diligently to create a benefit package that not only rewards our employees, but also adds to their quality of life and financial wellbeing. Our goal is to create an affordable, accessible plan that addresses the diverse needs of our workforce.

As we kick off Open Enrollment for 2019, we are happy to introduce some exciting additions to our benefit package. Please review your benefit options and select the package that best meet your needs for the year ahead.

Health Benefits

We are pleased to announce that our medical plan coverage and costs will not change. **Both medical and dental premiums will not increase**. ARUP employees took charge of controlling their medical care costs by utilizing the Family Health Clinic, selecting preferred providers, and managing prescription medications. As a result, our employees and their families laid the foundation for a strong, cost-effective health plan that will accommodate each individual's needs.

Health Benefit App

We understand that coordinating health treatment and benefit plans can be stressful and complicated. To simplify the process, ARUP has contracted with **HealthJoy** to provide a free personalized healthcare and benefit app for ARUP employees and their families. HealthJoy is a secure, easy-to-use platform that provides benefit management information, telemedicine consultations, prescription management, an artificial intelligence-powered virtual assistant, and other features.

Short-Term Disability

ARUP has made the decision to provide an amazing short-term disability plan to all eligible employees working 20 or more hours per week. This **new company-paid benefit** provides income protection for employees who are unable to work due to hospitalization, illness, or injury. Under this new benefit, employees will receive 60 percent of their pay, up to \$2,500 per week, for up to 13 weeks. Coverage begins on the first day of hospitalization or eighth (8th) day of illness or injury. Childbirth benefits are payable up to six weeks for normal delivery and up to eight weeks for C-section delivery.

To meet federal tax guidelines, all company-paid benefits must be considered income. ARUP has chosen to apply taxes on the benefit premium to ensure payments received are tax-free. The tax amount will be based on your annual salary and the average employee will be taxed approximately \$2.60 per paycheck for this benefit.

Discontinuation of Long-Term Sick Program

The new short-term disability plan will replace our current long-term sick (LTS) program. Rather than relying on accrued LTS hours during times of need, the short-term disability plan provides immediate assistance to eligible employees.

As of January 1, 2019, employees will no longer accrue LTS hours. Employees with accrued LTS hours will retain their balance and can use those hours to supplement short-term disability benefit payments.

Voluntary Benefit Changes:

- We are introducing a new benefit: Identity Theft Protection from **InfoArmor**. This benefit provides full identity monitoring, proactive alerts, and full-service restoration if your identity is stolen.
- **EyeMed** Enhanced Vision Plan premiums will increase slightly from \$7.00 per month to \$8.00 per month for a single employee.
- **UTA** transit pass will decrease from \$49.50/month to \$44.50/month

We encourage you to attend the Benefits Fair or one of the several Open Enrollment meetings to learn more about the new short-term disability plan and other new benefit additions. If you have any questions, please contact our benefits team at benefitshelp@aruplab.com or visit the benefits website.

On behalf of the ARUP Executive, Leadership, and Benefits Teams, thank you for taking the time to understand and effectively using these benefit plans, allowing ARUP to continue offering a very competitive benefits package to each of you!

Sherrie Perkins Chief Executive Officer

Andy Theurer President

Tom Topik
Director, Human Services